

Carmart Perth

Privacy Consent & Credit Information Authority

This document explains how Carmart Perth ("we", "us") collects, holds, uses and discloses your personal and credit information when you apply for vehicle finance, and the consent you provide by electronically signing your finance application.

1. What we collect

We collect the information you provide in your finance application, including identity details (name, date of birth, driver licence), contact details, residential and employment history, income, expenses, assets, liabilities, and any supporting documents you upload (such as payslips, bank statements and identification).

2. Why we collect it

We collect this information to assess your finance application, to arrange finance on your behalf, to verify your identity, and to comply with our legal obligations, including responsible lending obligations under the National Consumer Credit Protection Act 2009 (Cth).

3. Who we share it with

By signing, you authorise us to disclose your personal and credit information to: licensed finance brokers who act on your behalf to arrange finance; credit providers and lenders for the purpose of assessing your application; credit reporting bodies, where permitted by the Privacy Act 1988 (Cth); and our service providers who assist us in operating our business (on a confidential basis).

4. Credit checks

You authorise the credit providers and brokers we work with to obtain a credit report about you from a credit reporting body, and to exchange information with credit reporting bodies, for the purpose of assessing your application for consumer credit.

5. Electronic signature

You agree that typing your full legal name in the finance application form constitutes your electronic signature, and that it has the same effect as a handwritten signature. The date, time and technical details of your device are recorded as evidence of your consent.

6. Access and contact

You may request access to or correction of the personal information we hold about you at any time by contacting Carmart Perth. If you have a concern about how your information has been handled, please contact us first so we can resolve it.

By ticking the consent box and typing your full legal name in the application form, you confirm you have read and understood this document and you provide the consents and authorities described above.